



Order Filed on February 24, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlton@kmlawgroup.com Attorneys for Secured Creditor TD BANK, N.A., SUCCESSOR BY MERGER TO COMMERCE BANK, N.A.
In Re: Anne A. Lipscomb, Debtor.

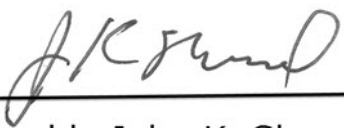
Case No.: 18-21046 JKS
Adv. No.:
Hearing Date: 2/14/19 @ 8:30 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 24, 2019



Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Anne A. Lipscomb

Case No.: 18-21046 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, TD BANK, N.A., SUCCESSOR BY MERGER TO COMMERCE BANK, N.A., holder of a mortgage on real property located at 115 Springdale Avenue, East Orange, NJ, 07017, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, Anne A. Lipscomb, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the claim is to be paid in full through the plan at interest rate of 6.625%; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to maintain all post-petition taxes and insurance, and any other escrow items; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if secured creditor has advanced for any post-petition escrow items thus far, those amounts will be paid in the plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if Debtor fails to maintain any escrow items going forward, Secured Creditor can file a motion for relief from stay; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Anne A. Lipscomb
Debtor

Case No. 18-21046-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2019.

db +Anne A. Lipscomb, 115 Springdale Ave., East Orange, NJ 07017-5366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor TD BANK, N.A., SUCCESSOR BY MERGER TO COMMERCE BANK,
N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Anne A. Lipscomb rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5